



Actions for Flood Resilient Homes: Reducing Risk as a Renter or Condo Owner

Even if you don't own a home, your property may be at risk during a flood. Below are some simple steps you can take to reduce that risk.

Get the facts

First, find out if the building where you live is in a high-risk flood area. You can check by going to the Federal Emergency Management Agency (FEMA) website <https://msc.fema.gov/portal/search> and entering your address. It's also helpful to know what steps your landlord/association has taken to decrease the building's exposure and vulnerability. Here are some questions you might ask:

- Does the building structure have flood insurance? This may be important because it could influence your landlord's ability to recover following a flood—and your ability to continue living in the property.
- Has the landlord/association taken flood resilience measures (wet floodproofing, dry floodproofing)?
- Is there a sump pump in the building? Is there a sewer backflow prevention device? This is particularly important if you store personal items in the basement of the building.
- In the event flood waters are predicted, is there available above-ground storage?
- In the event of an impending flood will the landlord/association be responsible for sandbagging? If not, will you be allowed to sandbag? (See City factsheet on sandbagging for more information.)

Consider buying flood insurance

It's important to know that your regular renter's insurance policy does not cover flooding. But, flood insurance is available for renters and condo owners through the National Flood Insurance Program (NFIP). The policy covers your personal property and contents during a flood. It does not include "loss-of-use" coverage or any additional expenses caused by a flood.

Flood insurance premiums are based on a number of factors including flood risk, year of building construction, building occupancy, the number of floors, the location of your contents, and the deductible and amount of coverage you choose. Even if you live in a low-to-moderate risk area, it's worth considering flood insurance. According to the NFIP, nearly 26 percent of all flood claims occur in these areas. Also, you may be eligible for a "preferred risk policy," which carries the lowest premiums. The cost for renters' flood insurance generally ranges from \$150 to \$900 per year.

Though flood insurance is provided by the NFIP and prices are set by the NFIP, it is sold by private insurance companies. Contact your insurance agent to find out whether they can provide coverage. If not, call the NFIP at 800-427-4661 to request an agent referral.

If you decide to buy insurance, don't wait for the next storm. There's typically a 30-day waiting period between when the policy is purchased and when coverage applies.

Consider the low spaces—including underground garages

If you have personal items in the basement or garage, put them in covered, plastic containers and store them on shelving—off the floor. Similarly, don't leave valuables in your car if flood waters are predicted.



Helpful websites

<https://www.fema.gov/national-flood-insurance-program/How-Buy-Flood-Insurance>

<https://www.policygenius.com/renters-insurance/what-renters-need-to-know-about-flood-insurance/>